

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Louise C. Bruce
 Debtor

Case No. 18-16185-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
 Form ID: 309I

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db +Louise C. Bruce, 3000 Hetherton Drive, Aston, PA 19014-1719
 14198911 +Aston Dental Care, 2901 Duttons Mill Road, Suite 130, Aston, PA 19014-2849
 14198915 +Crozer-Keystone Health System, P.O. Box 9800, Coral Springs, FL 33075-0800
 14198916 +Darrin F. Bruce, 3000 Hetherton Drive, Aston, PA 19014-1719
 14198908 +David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street,
 Norristown, PA 19401-4807
 14198917 +Emergency Physicians, P.O. Box 8500-13973, Philadelphia, PA 19178-0001
 14198918 HAN Emergency Physicians, P.O. Box 8500-13973, Philadelphia, PA 19178-3973
 14198920 +KML Law Group, P.C., Suite 5000 Mellon Indep. Ctr., 701 Market Street,
 Philadelphia, PA 19106-1538
 14198922 +Ophthalmic Surgical Associates Inc., 30 Medical Center Boulevard, Suite 104,
 Chester, PA 19013-3955
 14198923 +Providence Medical Associates Inc., 2901 Duttons Mill Road, Suite 110,
 Aston, PA 19014-2850
 14198924 +Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
 14198925 +Southeast Radiology, Ltd., P.O. Box 3247, Evansville, IN 47731-3247
 14198926 +The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
 14198927 +Virtuox Inc Lab 2, P.O. Box 742638, Cincinnati, OH 45274-2638

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: spitofskybk@verizon.net Oct 11 2018 03:33:10 DAVID B. SPITOFSKY,
 Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401

tr +E-mail/Text: bncnotice@phl3trustee.com Oct 11 2018 03:34:54 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

smg E-mail/Text: megan.harper@phila.gov Oct 11 2018 03:34:31 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 11 2018 03:34:13 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 11 2018 03:34:00 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

14198912 EDI: CAPITALONE.COM Oct 11 2018 07:23:00 Capital One Bank USA, N.A., P.O. Box 30281,
 Salt Lake City, UT 84130-0281

14198913 +E-mail/Text: kellyp@ccpdcs.com Oct 11 2018 03:34:44 Cardiology Consultants PH,
 207 N. Broad Street, 3rd Floor, Philadelphia, PA 19107-1500

14198914 +EDI: RCSFNBMARIN.COM Oct 11 2018 07:23:00 Credit One Bank, P.O. Box 98872,
 Las Vegas, NV 89193-8872

14198910 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 11 2018 03:34:00 Frederic J. Baker, Esquire,
 Office of U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

14198919 EDI: IIC9.COM Oct 11 2018 07:23:00 I.C. Systems Collections, P.O. Box 64378,
 Saint Paul, MN 55164-0378

14198921 +EDI: CBSKOHLS.COM Oct 11 2018 07:23:00 Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115

14208563 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 11 2018 03:33:51
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946

14201665 +EDI: PRA.COM Oct 11 2018 07:23:00 The Bureaus, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

14198909* +Louise C. Bruce, 3000 Hetherton Drive, Aston, PA 19014-1719

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv
Form ID: 309I

Page 2 of 2
Total Noticed: 27

Date Rcvd: Oct 10, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2018 at the address(es) listed below:

DAVID B. SPITOFSKY on behalf of Debtor Louise C. Bruce spitofskybk@verizon.net,
spitofskylaw@verizon.net
KEVIN G. MCDONALD on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:			
Debtor 1	Louise C. Bruce		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	18-16185-mdc		
	Social Security number or ITIN	xxx-xx-4370	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 9/18/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Louise C. Bruce	
2. All other names used in the last 8 years	aka Louise Collins-Bruce	
3. Address	3000 Hetherton Drive Aston, PA 19014	
4. Debtor's attorney Name and address	DAVID B. SPITOFSKY Law Office of David B. Spitofsky 516 Swede Street Norristown, PA 19401	Contact phone (610) 272-4555 Email: spitofskybk@verizon.net
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 10/10/18

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 1/6/19

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 11/27/18

Filing deadline: 3/17/19

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

12/13/18 at 9:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.